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Terms	Documents				
L46 not L47	16				

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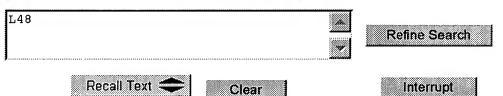
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<u>L48</u>	146 not L47	16	<u>L48</u>
<u>L47</u>	L46 and (bid\$ or auction\$)	1	<u>L47</u>
<u>L46</u>	((third or different or another) with (consum\$ or absorb\$ or cover\$) with differ\$ with pric\$) and @pd<=19990125	17	<u>L46</u>
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<u>L45</u>	L42 and (bid\$ or auction\$)	13	<u>L45</u>
<u>L44</u>	((third or different or another) with (consum\$ or absorb\$ or cover\$) with differ\$ with pric\$) and @ad<=19990125	106	<u>L44</u>
<u>L43</u>	((consum\$ or absorb\$ or cover\$) with differ\$ with pric\$) and @ad<=19990125	162	<u>L43</u>
<u>L42</u>	((consum\$ or absorb\$ or cover\$) with differ\$ with pric\$) and @ad<=19990125	162	<u>L42</u>
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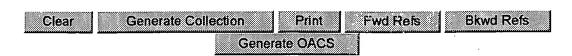
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5 <u>L41</u>

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1. Document ID: US 5394324 A, JP 07198192 A Using default format because multiple data bases are involved.

L47: Entry 1 of 1

File: DWPI

Feb 28, 1995

DERWENT-ACC-NO: 1995-106433

DERWEN'T-WEEK: 199514

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TITLE: <u>Auction-based</u> control system for building energy-source - uses resource distribution faulty for distributing resource among a number of sectors based on

fraction calculated for each sector

INVENTOR: CLEARWATER, S H

PRIORITY-DATA: 1993US-0163061 (December 8, 1993)

PATENT-FAMILY:

FUB-NO

PUB-DATE

LANGUAGE

PAGES

MAIN-IPC

US 5394324 A

February 28, 1995

011

G06F015/20

JP 07198192 A

August 1, 1995

800

F24F011/053

INT-CL (IPC): $\underline{F24}$ \underline{F} $\underline{3/00}$; $\underline{F24}$ \underline{F} $\underline{11/053}$; $\underline{G06}$ \underline{F} $\underline{15/20}$

Full	Title	Citation	Front	Review	Classification	Date	Reference					Claims	KWIC	Draws De
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Previous Page

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L47: Entry 1 of 1

File: DWPI

Feb 28, 1995

DERWENT-ACC-NO: 1995-106433

DERWENT-WEEK: 199514

COPYRIGHT 2004 DERWENT INFORMATION L'TD

TITLE: <u>Auction-based</u> control system for building energy-source - uses resource distribution faulty for distributing resource among a number of sectors based on fraction calculated for each sector

Basic Abstract Text (1):

An apparatus for efficiently distributing a resource among a number of sectors, each sector receiving a fraction of a total supplied amount of the resource. The apparatus comprises resource distribution means for distributing the resource among the sectors based on the fraction calculated for each respective sector. Consumer demand means for measuring a first value representative of an actual amount of the resource supplied to each respective sector, and for determining a second value representative of a desired amount of the resource desired by each respective sector. Also included are <u>difference</u> means for computing a <u>third</u> value representative of a relationship between the first value of each sector and the second value of each sector, transmitting means for transmitting a first signal representative of the <u>third</u> value to an <u>auctioning means</u>, and <u>auctioning means</u> for receiving the first signal from each of the sectors, for <u>consummating</u> a sale by comparing an <u>auction price</u> with at least one of the buy <u>bid</u> and the sell <u>bid</u>, for each of the sectors, and for generating second signals when the sale is consummated.

Basic Abstract Text (2):

USE/ADVANTAGE - Distribution of thermal resources in a building, as based on computerised auction.

PF Publication Date (1):

19950228

PF Publication Date (2):

19950801

Standard Title Terms (1):

AUCTION BASED CONTROL SYSTEM BUILD ENERGY SOURCE RESOURCE DISTRIBUTE FAULT DISTRIBUTE RESOURCE NUMBER SECTOR BASED FRACTION CALCULATE SECTOR

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L45: Entry 13 of 13

File: USPT

May 12, 1998

DOCUMENT-IDENTIFIER: US 5752237 A

** See image for Certificate of Correction **

TITLE: Method and apparatus for providing professional liability coverage

<u>Application Filing Date</u> (1): 19950518

Detailed Description Text (35):

The right secured by the provider to deliver the shares at the starting price usually also carries with it the obligation to do so. That would certainly be the case if the mechanism used were the short sale described above. The provider may find itself in a difficult situation at the end of the coverage period if there has been no liability triggering event and, through the normal course of events, the price of the portfolio has increased. Because there was no triggering event, the provider will not have acquired the shares from the covered party and will have to acquire them on the open market at the new higher price. To avoid that situation, the provider, as part of securing the right to deliver the securities could also secure the right to acquire the securities at the starting price or some other predetermined buying price. For example, the provider could purchase a simple call option to buy the required securities on the ending date of the coverage period at the starting price or other buying price. The cost of the option, as well as any differential between the starting price and the buying price, could be passed on to the covered party as part of the fee or "premium" for coverage.

<u>Detailed Description Text</u> (62):

In FIG. 1, which shows a first preferred embodiment of apparatus according to the invention, system 10 includes a computer 11 comprising a central processing unit ("CPU") 20, a working memory 22 which may be, e.g., RAM (random-access memory) or "core" memory, mass storage memory 24 (such as one or more disk drives or CD-ROM drives), one or more cathode-ray tube ("CRT") display terminals 26, one or more keyboards 28, one or more input lines 30, and one or more output lines 40, all of which are interconnected by a conventional bidirectional system bus 50.

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L45: Entry 12 of 13

File: USPT

Dec 22, 1998

US-PAT-NO: 5852808

DOCUMENT-IDENTIFIER: US 5852808 A

** See image for Certificate of Correction **

TITLE: Method and apparatus for providing professional liability coverage

DATE-ISSUED: December 22, 1998

INVENTOR-INFORMATION:

NAME

CITY

STATE

ZIP CODE

COUNTRY

Cherny; Julius

Monsey

NY

ASSIGNEE-INFORMATION:

NAME

CITY

STATE ZIP CODE COUNTRY TYPE CODE

Mottola Cherny & Associates, Inc. New York NY

02

APPL-NO: 08/ 420364 [PALM]
DATE FILED: April 11, 1995

INT-CL: [06] $\underline{G06}$ \underline{F} $\underline{157}/\underline{00}$

US-CL-ISSUED: 705/4
US-CL-CURRENT: 705/4

FIELD-OF-SEARCH: 364/401, 364/406, 395/204, 395/201, 705/1, 705/4, 705/8, 705/10

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

Search Selected	Search ALL	Clear

PAT-NO

ISSUE-DATE

PATENTEE-NAME

US-CL

4856788

August 1989

Fischel

273/256

OTHER PUBLICATIONS

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"Luxembourg: Office du Ducroire (ODL)", Project & Trade Finance World Export Credit Guide pp. 82-84 Sep. 1994.

ART-UNIT: 271

PRIMARY-EXAMINER: Hayes; Gail O.

ASSISTANT-EXAMINER: Poinvil; Frantzy

ATTY-AGENT-FIRM: Fish & Neave Ingerman; Jeffrey H.

ABSTRACT:

A system and method are provided that, in the case of professionals having large numbers of publicly traded corporate clients, are able to use the relative probabilities of different ones of those clients suffering a professional liability triggering event and the likely relative impact of such an event on different clients, to provide professional liability coverage at either lower cost to the professional or higher profits to the provider. The right to deliver securities in the publicly traded client companies at any time during the coverage period, at the price in effect at the starting date, is secured. The covered professional or its insurer is granted the qualified right to sell those securities at the starting price. If the value of a company falls because of a professional liability triggering event, the covered party is allowed to exercise that right to sell. To exercise the right to sell, the party will be able to buy the securities at the then current reduced price, thus reaping as a gain substantially the amount of potential claims against it.

110 Claims, 6 Drawing figures

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L45: Entry 12 of 13

File: USPT

Dec 22, 1998

DOCUMENT-IDENTIFIER: US 5852808 A

** See image for Certificate of Correction **

TITLE: Method and apparatus for providing professional liability coverage

Application Filing Date (1): 19950411

Detailed Description Text (39):

The right secured by the provider to deliver the shares at the starting price usually also carries with it the obligation to do so. That would certainly be the case if the mechanism used were the short sale described above. The provider may find itself in a difficult situation at the end of the coverage period if there has been no liability triggering event and, through the normal course of events, the price of the portfolio has increased. Because there was no triggering event, the provider will not have acquired the shares from the covered party and will have to acquire them on the open market at the new higher price. To avoid that situation, the provider, as part of securing the right to deliver the securities could also secure the right to acquire the securities at the starting price or some other predetermined buying price. For example, the provider could purchase a simple call option to buy the required securities on the ending date of the coverage period at the starting price or other buying price. The cost of the option, as well as any differential between the starting price and the buying price, could be passed on to the covered party as part of the fee or "premium" for coverage.

Detailed Description Text (66):

In FIG. 1, which shows a first preferred embodiment of apparatus according to the invention, system 10 includes a computer 11 comprising a central processing unit ("CPU") 20, a working memory 22 which may be, e.g, RAM (random-access memory) or "core" memory, mass storage memory 24 (such as one or more disk drives or CD-ROM drives), one or more cathode-ray tube ("CRT") display terminals 26, one or more keyboards 28, one or more input lines 30, and one or more output lines 40, all of which are interconnected by a conventional <u>bidirectional</u> system bus 50.